



Office of Emergency Services

New Release

West Virginia Department of Military Affairs and Public Safety

1900 Kanawha Blvd. East, Bldg. 1 Rm. EB-80, Charleston WV 25305

Telephone (304) 558-5380 Fax (304) 344-4538

For Immediate Release: March 24, 2005

Contact: Yvonne Shepard, public
information officer, (304) 558-5380

Low cost flood insurance option available

CHARLESTON, W.Va. - People not living in floodplains may be eligible for a low-cost flood insurance option, a Preferred Risk Policy.

With this type of policy, an individual can purchase flood insurance coverage for a \$100,000 house without a basement and \$25,000 coverage for house contents for a yearly premium of \$232.

"Nationally, about one out of four flood insurance claims are paid on homes located in low- to moderate-risk areas," said Robert Perry, National Flood Insurance Coordinator for the West Virginia Office of Emergency Services (WVOES). "The figure is higher in our state, because of our topography and the amount of small stream flooding."

"Approved in less than 50 percent of flooding incidents, Federal Disaster Assistance is not always available when flood recovery help is needed."

West Virginia has 32,278 miles of streams. Many flood risk areas on small streams are not mapped as floodplains, because of technical and funding constraints. This is the reason a high percentage of flood losses in our state occur outside of flood hazard areas shown on the Federal Emergency Management Agency Flood Insurance Rate Maps.

The purpose of Federal Disaster Assistance is to help people make their homes clean, sanitary and functional with the basic necessities of life. The assistance does not restore residents to the same level as before the flood.

"Someone with flood insurance has a much better chance of having a complete recovery from this type of disaster than someone hoping for federal disaster assistance," said Stephen S. Kappa, WVOES director. "We hope people will act quickly to get flood insurance, because there is a 30-day waiting period before a flood insurance policy can become effective."

To purchase flood insurance, contact your insurance agent or visit www.floodsmart.gov to locate an agent in your area. Individuals also may call the National Flood Insurance Program's toll free number to obtain the name of an agent in your area who does write flood insurance. The number is 1-888-FLOOD29 or TDD# 1-800-427-5593.